

Information to identify the case:

Debtor 1	Robin D Malinchak	Social Security number or ITIN	xxx-xx-6037
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20666-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robin D Malinchak

7/5/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robin D Malinchak
 Debtor

Case No. 17-20666-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db +Robin D Malinchak, 427 Butz Street, New Castle, PA 16101-2501
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire,
 Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14369499 Associated Credit Services, Inc., PO Box 5171, Westborough, MA 01581-5171
 14379401 +BSI Financial Services, 314 S. Franklin Street, Second Floor, PO Box 517,
 Titusville, PA 16354-0517
 14369501 Innovative Diagnostic Lab, PO Box 896123, Charlotte, NC 28289-6123
 14369502 +Jameson Health System, 1211 Wilmington Ave, New Castle, PA 16105-2516
 14369503 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14379406 +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404,
 New Castle, PA 16103-1404
 14369504 +New Castle Sanitation Authority, 102 E. Washington Street, New Castle, PA 16101-3815
 14369505 PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14375987 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14369506 Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2017 01:30:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 14369500 EDI: DCI.COM Jul 06 2017 01:23:00 Diversified Consultants, Inc., PO Box 551268,
 Jacksonville, FL 32255-1268
 14369507 EDI: WFFC.COM Jul 06 2017 01:23:00 Wells Fargo Dealer Services, PO Box 17900,
 Denver, CO 80217-0900

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wilmington Savings Fund Society, FSB, d/b/a Christ
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14379400* Associated Credit Services, Inc., PO Box 5171, Westborough, MA 01581-5171
 14379402* Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
 14379403* Innovative Diagnostic Lab, PO Box 896123, Charlotte, NC 28289-6123
 14379404* +Jameson Health System, 1211 Wilmington Ave, New Castle, PA 16105-2516
 14379405* +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14379407* PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14379408* Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 14379409* Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900

TOTALS: 1, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
 Services bsolomon@tuckerlaw.com,
 dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
 Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com/Lyndie@Zeblaw.com
 James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
 Trust, not individually but as trustee for Hilldale Trust bkgroupp@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Paula J. Cialella on behalf of Debtor Robin D Malinchak paula@cialellalaw.com,
 jamil@cialellalaw.com/jennie@cialellalaw.com/cialellalaw@yahoo.com/r47858@notify.bestcase.com
 TOTAL: 5